Need between \$5,000 and \$250,000 to start or grow your small business?



Consider the **SBA Community** Express Loan Program...

The Community *Express* Loan Program was developed to provide the combined financial, technical and management assistance needed by many small business owners. Under Community *Express*, in addition to the funds provided by selected lenders, technical assistance is made available to help increase the borrower's chances of success. Community *Express* loans also require little paperwork and an expedited answer to the lender which ultimately results in a faster response to the small business applicant.

Who is eligible?

Business owners in low-to-moderate income areas Businesses at least 51 percent owned by women, minorities and veterans

Community Express Highlights

Loans from \$5K to \$250K No business plan required prior to applying Minimal paperwork & Rapid turnaround No Collateral required on loans up to \$25K Open to most small, for-profit businesses

What can loan be used for? Any reasonable business purpose including:

Working capital Inventory Equipment purchase Real estate purchase Construction of owner-occupied real estate

Contact an approved Community Express Lender:

Business Loan Express	Diane Skoriak, 1-888-211-2911, Ext. 11
Innovative Bank	Susan Carlson, (757) 714-7709
SunTrust Bank	Rachel Schnaier, (804) 270-8168
Superior Financial Group, LLC	Michael Ermi, 1-877-675-0500

Richmond District Office Technical Assistance Providers:

Brockett Group, L.L.C.

5974 Jarmans Gap Road, Suite 100

Crozet, VA 22932

Contact: Tanya F. Brockett

Phone: (434) 823-2274 or 1-800-823-2270

The Center for Community Development

440 High Street, Suite 204 Portsmouth, VA 23704

Contact: Bruce AsBerry, Executive Director

Phone: (757) 399-0925

Dan River Small Business Development Center

300 Ringgold Industrial Parkway

Danville, VA 24540

Contact: Diane Arnold, Director

Phone: (434) 791-7321

The Flory Small Business Center, Inc.

10311 Sudley Manor Drive Manassas, VA 20109 Contact: Linda D. Decker

Phone: (703) 335-2500

E-mail: florycenter@attglobal.net

The International Center for Assistance, Inc.

708 Queen Elizabeth Drive Virginia Beach, VA 23452 Contact: Susan Carlson

Phone: (757) 498-1800 or (757) 714-7709

(cell)

Louisa Strayhorn & Associates

408 Beth Court

Virginia Beach, VA 23464 Contact: Louisa Strayhorn Phone: (757) 366-5343 Middle Peninsula Business Development

Partnership

125 Bowden Street Saluda, VA 23149

Contact: Candie Newman Phone: (804) 758-4917

E-mail: cnewman@mppdc.com

New Visions, New Ventures, Inc. 801 East Main Street, Suite 1102

Richmond, VA 23219 Contact: Jennifer Pierce Phone: (804) 643-1081

Virginia Hispanic Chamber of Commerce

Foundation

10700 Midlothian Turnpike, Suite 200

Richmond, VA 23235 Contact: Michel Zajur Phone: (804) 378-4099